

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
PATENT APPLICATION EXAMINING OPERATIONS



Applicant : Eric Saylor  
Serial No. :  
Filed : Concurrently herewith  
Title : WEB DEPENDENT CONSUMER FINANCING AND VIRTUAL  
RESELLING METHOD

Group Art Unit:  
Examiner:

INFORMATION DISCLOSURE STATEMENT  
IN ACCORDANCE WITH 37 CFR §1.98

Miller Nash LLP  
3500 U.S. Bancorp Tower  
111 S.W. Fifth Avenue  
Portland, Oregon 97204  
June 27, 2001

Commissioner for Patents  
Box PATENT APPLICATION  
Washington, DC 20231

Dear Sir:

Applicant submits herewith copies of other art of which he is aware and which he desires to have considered by the Patent Office in accordance with 37 CFR §1.97. In accordance with 37 CFR §1.97(b)(1), this Information Disclosure Statement is being submitted together with the filing of the above-identified application.

In accordance with 37 CFR §1.97(h), the filing of this Information Disclosure Statement will not be regarded as an admission that any other art referred to herein is, or is

considered to be, material to patentability under 37 CFR §1.56(b) unless specifically designated as such.

A list of the other art enclosed herewith is set forth on the attached single page of Form PTO/SB/08B.

References have been discussed in the Background of the Invention portion of the patent application.

The person making this statement is the attorney who signs below on the basis of the information supplied by the inventor and the information in the file.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Karen Oster", written in a cursive style.

Karen Dana Oster  
Reg. No. 37,621  
Of Attorneys of Record  
Tel: (503) 224-5858

Please type a plus sign (+) inside this box → ☐

PTO/SB/08B (08-00)  
Approved for use through 10/31/2002. OMB 0651-0031  
U. S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449B/PTO				<b>C m p l t i f K n w n</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				Application Number	
				Filing Date	Concurrently herewith
				First Named Inventor	Eric Saylor
				Group Art Unit	
				Examiner Name	
Sheet	1	of	1	Attorney Docket Number	KDO:196760-1

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		Web site printout, <a href="http://www.trs.state.il.us/Pubs/ins04.html">http://www.trs.state.il.us/Pubs/ins04.html</a> , "Notice to Employers Regarding Payroll Deduction Program Payments," Teacher's Retirement System of the State of Illinois, copyright 1998-2001, at least as early as 1998	
		Web site printout, <a href="http://www.fbmc-benefits.com/aboutfbmc/ezdeduct.asp">http://www.fbmc-benefits.com/aboutfbmc/ezdeduct.asp</a> , "Products and Services," Fringe Benefits Management Company, at least as early as June 24, 2001	
		Web site printout, <a href="http://www.pde.psu.edu/supersolutions/computerincentive/compincriverview.html">http://www.pde.psu.edu/supersolutions/computerincentive/compincriverview.html</a> , "Computer Incentive Program - Riverview SD," Pennsylvania Department of Education, at least as early as April 5, 2001	
		Web site printout, <a href="http://www.e-duction.com">http://www.e-duction.com</a> , "e-Duction The Ultimate Way to Pay," e-Duction, at least as early as 2001	

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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